

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Gavan et al.

Confirmation No.: 3709

Serial No.: 10/627,033

Art Unit: 3621

Filed: July 24, 2003

Examiner: John W. Hayes

Title: System and Method for Detecting and Managing Fraud

**PRELIMINARY AMENDMENT**

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Prior to the examination, please amend the above-noted application as follows.